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#### United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):  Hurt, Pamela Annise							Name of Joint Debtor (Spouse) (Last, First, Middle)					
All Other Names and trade names <b>FKA Pame</b>	):		last 8 years	(include mar	rried, maider	n All Ott maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-4998							Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of Debtor (No. & Street, City, and State): 3243 187th St Apt # 302 Lansing IL 60438							Address of Joi	nt Debtor (No.	& Street, City	, and State):		
County of Residence or of the Principal Place of Business:							County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address)						Mailing	Address of Jo	int Debtor (if o	different from s	street address):		
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from stre	eet address	above):						
Type of Debt			T .	Nature of Bu	siness	<del></del>	ter of Bankru	otcy Code Un	der Which th	e Petition is Filed (Check one box)		
See Exhib	Individual (includes Joint Debtors) See Exhibit D on page 2 of this form  Corporation (includes LLC & LLP)  □ Heath Care Business □ Single Asset Real Estate as defined in 11 U.S.C §101 (51B) Railroad						■ Chapter 7       □ Chapter 15 Petition for Recognition of a Foreign Main Proceeding         □ Chapter 11       □ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         □ Chapter 13       □ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
□ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  □ Commodity Broker □ Clearing Bank □ Other □ Tax-Exempt Entity (Check box, if applicable.) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).						de § ´ ind ne pe	Nature of Debts (Check one Box)  ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
		Filing Fee (C	heck <b>one</b> box)			Chack	one box	Cha	apter 11 Debte	ors		
<ul> <li>Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> </ul>							ebtor is a smal ebtor is not a s if: ebtor's aggrega siders or afflia call applicable plan is being fi	mall business ate nonconting tes) are less te boxes: iled with this p the plan were	debtor as defigent liquidated han \$2,190,00 detition.	etition from one of more classes		
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditor  ☐ Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.							s paid, there w	rill be no		This space is for court use only		
Estimated Number	r of Creditors  50-	100-	□ 200-	1,000-	<b>□</b> 5,001-	10,001	<b>1</b> 25,001	<b>□</b> 50,001	Over			
49 Estimated Assets \$0 to \$50,000	99 \$50,001to \$100,000	199 \$100,001 to \$500,000	999 \$500,001 to \$1	5,000 \$1,000,001 to \$10	10,000 \$10,000,001 to \$50	25,000 \$50,000,001 to \$100	50,000 \$100,000,001 to \$500	100,000  \$500,000,001 to \$1billion	100,000  More than \$1 billion			
Estimated Liabiliti \$0 to \$50,000	es \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	### ##################################	### ##################################	\$50,000,001 to \$100 million	million  \$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-13778 Doc 1 Filed 04/17/09 Entered 04/17/09 15:53:10 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 53 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Hurt, Pamela Annise All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Isaiah A Fishman Isaiah A Fishman Dated: 04/17/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

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#### **Voluntary Petition**

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

Hurt, Pamela Annise

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Pamela Annise Hurt Pamela Annise Hurt

Dated: 04/13/2009

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### << Sign & Date on Those Lines

#### Signature of Attorney

#### /s/ Isaiah A Fishman

Signature of Attorney for Debtor(s)

#### Isaiah A Fishman

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 04/17/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt Debtor

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Pamela Annise Hurt

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 04/13/2009 /s/ Pamela Annise Hurt

**~** 

Sign & Date Here

# Document Page 5 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt Debtor

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

PFG Record # 321212

04/13/2009

Dated:

Sign & Date

Here

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In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	INTS SCHEDULED			
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$13,228	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$6,863	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$148,671	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,590		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,587		
TOTALS	\$ 13,228 TOTAL ASSETS	\$ 155,534 TOTAL LIABILITIES					

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pamela Annise Hurt / Debtor Bankruptcy Docket #:

Attorney for Debtor: Isaiah A Fishman

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Amount
\$ 0
\$ 0
\$ 0
\$ 90,330.00
\$ 0
\$ 0
\$ 90,330

Average Income (from Schedule I, Line 16)	\$ 2,590.40
Average Expenses (from Schedule J, Line 18)	\$ 2,587.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,333.30

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 148,671.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 148,671.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim		
[x] None						
Total Market Value of Real Property (Report also on Summary of Schedules)						

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking - First Savings Savings - Bank of Hegewisch Savings - Bank of Hegewisch		\$ \$ \$	150 75 75
		Checking account with - Washington Mutual	Н	\$	25
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	1,200
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel		,,,,,,,,		<u> </u>	
		Necessary wearing apparel.		\$	150
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	100
PFG Record # 321212	 	B6B (Official Fo	rm 6E	B) (12/07)	Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

SCH	1EC	OULE B - PERSONAL PROPERTY				
Type of Property		Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
08. Firearms and sports, photographic, and other hobby equipment.	X					
09. Interests in insurance policies. Name insurance company of each policy and temize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	Н	\$	0	
10. Annuities. Itemize and name each issuer.	X	Term Ene insurance - No Gusti Guirender Value.		Ψ		
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer - 100% Exempt.		\$	3,000	
13. Stocks and interests in incorporated and unincorporated businesses.	Х	Tension w Employer - 100 % Exempt.		<b>Y</b>	<u> </u>	
14. Interest in partnerships or joint ventures. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		2008 Tax Refund	н	\$	1,378	
22. Patents, copyrights and other intellectual property. Give particulars.	X	2000 Tax Notalia	П	Ψ	1,010	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

SCHEDULE B - PERSONAL PROPERTY						
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
23. Licenses, franchises and other general intangibles.	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
25. Autos, Truck, Trailers and other vehicles and accessories.		Wells Fargo Finance - 2002 Hyundai Santa Fe with over 92,000 miles (Joint with Bruce H Baker)	н	\$ 6,975		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	Х					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$13,228		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

# Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking - First Savings	735 ILCS 5/12-1001(b)	\$ 150	\$ 150
Savings - Bank of Hegewisch	735 ILCS 5/12-1001(b)	\$ 75	\$ 75
Savings - Bank of Hegewisch	735 ILCS 5/12-1001(b)	\$ 75	\$ 75
Checking account with - Washington Mutual	735 ILCS 5/12-1001(b)	\$ 25	\$ 25
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,200	\$ 1,200
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
, , , , , , ,			·
06. Wearing Apparel  Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 150	\$ 150
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 3,000	\$ 3,000
DEC Boord # 221212	PCC (Office	ial Form 6C) (12/	07) Page 1 of 2

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pamela Annise Hurt, Debtor Attorney for Debtor: Isaiah A Fishman

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
<ul><li>21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.</li><li>2008 Tax Refund</li></ul>	735 ILCS 5/12-1001(b)	\$ 1,378	\$ 1,378
25. Autos, Truck, Trailers and other vehicles and accessories.  Wells Fargo Finance - 2002 Hyundai Santa Fe with over 92,000 miles (Joint with Bruce H Baker)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 6,975

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien **Including Zip and Account Number** J Deducting Any \*Description of Property (See Instructions Above) C Value of Dates: 2003 **Wells Fargo Finance** Н 6,863 \$0 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 6,975 2501 Seaport Dr Ste Bh30 Intention: Reaffirm 524 (c) Chester PA 19013 \*Description: Wells Fargo Finance - 2002 Hyundai Santa Fe with over Acct No.: 50237594277539001 92.000 miles (Joint with Bruce H Baker)

> **Total** \$ 6,863

(Report also on

Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

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#### Document Page 15 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt. Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

# Document Page 16 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
1 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114		Н	Reason: Dates: 2005				NOTICE	NOTICE
Account No. 4998								
٦	ota	al A	mount of Unsecured Priority				\$ 0	\$ 0

(Report also on Summary of Schedules)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)			H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	ACS/Dept. of Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 3386649981		Н	Dates: 2008-2009 Reason: Loan or Tuition for Education				\$ 10,250
2	Advocate Bethany Hospital Attn: Bankruptcy Dept. 3435 W Van Buren St Chicago IL 60624 Acct #: 996XX		w	Dates: 2006 Reason: Medical/Dental Services				\$ 600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harris & Harris, Ltd. Bankruptcy Department 600 W. Jackson Blvd., #400 Chicago IL 60661-5636

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In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed Claim				
3	AES MHEAC Attn: Bankruptcy Dept. 1200 N 7th St Harrisburg PA 17102 Acct #: 3648490288		Н	Dates: 1986 Reason: Loan or Tuition for Education				\$ 24,000			
4	AES/Mohela Attn: Bankruptcy Dept. 1200 N 7Th St Harrisburg PA 17102 Acct #: 3648490288PA00001		Н	Dates: 2001-2006 Reason: Loan or Tuition for Education				\$ 11,494			
5	AES/Mohela Attn: Bankruptcy Dept. 1200 N 7Th St Harrisburg PA 17102 Acct #: 3648490288PA00002		Н	Dates: 2001-2006 Reason: Loan or Tuition for Education				\$ 13,686			
6	Alverno Clinical Laboratories Bankruptcy Department PO Box 8600 Michigan City IN 46361-8600 Acct #: XXX XX 4998		Н	Dates: 2007 Reason: Medical/Dental Services				\$ 150			

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pathology Assoc. of Chicago Bankruptcy Department PO Box 88487

Chicago IL 60680

7	Ameren UE Attn: Bankruptcy Dept. c/o Consumer Collection Saint Louis MO 63146	Н	Dates: 2004 Reason: Credit Card or C	Credit Use		\$ 200
	Acct #: 344XX					

### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

SCHEDULE F - CREDITOR	S H	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
8 Ameren UE C/O Consumer Collection MN 2333 Grissom Dr Saint Louis MO 63146 Acct #: 3443514			Dates: 2009 Reason: Collecting for Creditor				\$ 190
9 Americash Loans, LLC Attn: Bankruptcy Dept. 17340 Torrence Ave. Lansing IL 60438 Acct #: 12690		Н	Dates: 2008 Reason: PayDay Loan				\$ 3,100
10 Anthony Brown Attn: Bankruptcy Dept. 3235 Vollmer Rd Flossmoor IL 60422 Acct #: 0020667		Н	Dates: 2005 Reason: Medical/Dental Services				\$ 1,900
11 Applied Bank Attn: Bankruptcy Dept. 601 Delaware Ave Wilmington DE 19801 Acct #: XXXXX4998		Н	Dates: 1997 Reason: Credit Card or Credit Use				\$ 2,034
12 Applied Card Bank Bankruptcy Department PO Box 17123 Wilmington DE 19850 Acct #: 422709721109		Н	Dates: 1997 Reason: Credit Card or Credit Use				\$ 2,200

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
13 Aspen Mastercard  Bankruptcy Department PO Box 790215 Saint Louis MO 63197  Acct #: 8526261986		Н	Dates: Reason: Credit Card or Credit Use				\$	671

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200 San Diego CA 92123-2215

14 AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085	W	Dates: 2007 Reason: Utility Bills/Cellular Service		\$ 850
Acct #: 603464				

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Palisades Collection Bankruptcy Department 210 Sylvan Ave. Englewood NJ 07632

Southwest Credit Systems Bankruptcy Department 5910 W. Plano Pkwy., #100 Plano TX 75093-2202

Record # 321212

15 Athony L. Brown M.D. Attn: Bankruptcy Dept. 3235 Vollmer Road Flossmoor IL 60422 Acct #: XXX XX 4998	Dates: 2007 Reason: Medical/Dental Services	\$ 1,700
16 Bethany Hospital Bankruptcy Department 600 W Jackson Blvd Chicago IL 60661 Acct #: 4998	H Dates: 2005 Reason: Medical/Dental Services	\$ 500

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
17 CBCS  Bankruptcy Department PO Box 1810 Columbus OH 43216 Acct #: 02060696148		Н	Dates: 2002 Reason: Credit Card or Credit Use				\$ 2,200
18 CCS/First National Bank Attn: Bankruptcy Dept. 500 E 60Th St N Sioux Falls SD 57104 Acct #: XXXXX4998		Н	Dates: 2006-2007 Reason: Credit Card or Credit Use				\$ 470
19 Charter Communications Attn: Bankruptcy Department 130 Hammond Dr. Hopkinsville KY 42440-7925 Acct #: 201081XX		w	Dates: 2006 Reason: Credit Card or Credit Use				\$ 200

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

AFNI

**Bankruptcy Department** 

PO Box 3097

Bloomington IL 61702

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Bankruptcy Department 2000 W. SBC Center Dr. Hoffman Estates IL 60195

Acct #: 393290863

#### Dates: 2002

Reason: Utility Bills/Cellular Service

\$ 1,100

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nationwide Recovery Systems Bankruptcy Department 3000 Kellway Dr, Ste 108 Carrollton TX 75006 Case 09-13778 Doc 1 Filed 04/17/09 Entered 04/17/09 15:53:10 Desc Main Document Page 22 of 53

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
21 Comcast  Bankruptcy Department PO Box 3002 Southeastern PA 19398			Dates: 2007 Reason: Utility Bills/Cellular Service				\$	200
Acct #: XXX XX 4998								

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Protection Association Bankruptcy Department 13355 Noel Rd., 21st floor Dallas TX 75240

22 Cortrust Bank Bankruptcy Department PO Box 469005 Chicago IL 60646	Н	Dates: 2007 Reason: Credit Card or Credit Use		\$ 482
Acct #: 38836175				

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arrow Financial Services Bankruptcy Department 5996 W. Touhy Ave. Niles IL 60714-4610

23 Dependon Collection SE Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522 Acct #: 694792980149	H Dates: 2008-2008 Reason: Medical Debt		\$ 110
24 Dependon Collection SE Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522 Acct #: 732400A37792	H Dates: 2008-2008 Reason: Medical Debt		\$ 259

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
25 <u>Doubleday Book Club</u> Attn: Bankruptcy Dept. Customer Service Center Camp Hill PA 17012		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 160
Acct #: 4998							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Allied Interstate
Bankruptcy Department
3000 Corporate Exchange Dr. 5th FI
Columbus OH 43231

26 Emergency Medicine Specialists Bankruptcy Department 34404 Eagleway Chicago IL 60678 Acct #: 00350812	Н	Dates: 2006 Reason: Medical/Dental Services	\$	60
Pirst National Credit Card Bankruptcy Department 500 E. 60th St. N Sioux Falls SD 57104 Acct #: 4239801013421132	Н	Dates: 2006 Reason: Credit Card or Credit Use	\$	500
28 First Premier Bank Bankruptcy Department PO Box 5147 Sioux Falls SD 57117 Acct #: 5718007251223855	Н	Dates: 2003 Reason: Credit Card or Credit Use	\$	420

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
29 Highlights for Children Attn: Bankruptcy Dept. 803 Church St. Honesdale PA 18431 Acct #: XXX-XX-4998		Н	Dates: 2009 Reason: Membership/Subscription				\$ 25

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Retrieval Masters Cred. Bur. Bankruptcy Department PO Box 1234 Elmsford NY 10523

30 Ice.Com  Bankruptcy Department 1083 Main Street Champlain NY 12919 Acct #:	Н		2009 Membership/Subscription		\$ 50
31 Ingalls Memorial Hospital Bankruptcy Department 1 Ingalls Drive Harvey IL 60426 Acct #: XXX XX 4998			2008 Medical/Dental Services		\$ 400

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Medical Recovery Specialists Bankruptcy Department 2250 E. Devon Ave., Ste. 352 Des Plaines IL 60018

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS nliquidated Contingent **Date Claim Was Incurred and** Disputed Codebto Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C 32 Ingalls Memorial Hospital Н Dates: 2008 **Bankruptcy Department** Reason: Medical/Dental Services \$ 100 PO Box 75608 Chicago IL 60675 Acct #: 214829 Law Firm(s) | Collection Agent(s) Representing the Original Creditor Medical Recovery Specialists **Bankruptcy Department** 2250 E. Devon Ave., Ste. 352 Des Plaines IL 60018 33 Laclede Gas Company Dates: 2004 Attn: Bankruptcy Dept. Reason: Utility Bills/Cellular Service \$ 250 101 Madison St Honey Creek MO 65101 Acct #: 353XX Law Firm(s) | Collection Agent(s) Representing the Original Creditor Consumer Collection Mgmt **Banruptcy Department** 2333 Grissom Dr St. Louis MO 63146 34 Lake Surgical Associates Н Dates: 2009 Attn: Bankruptcy Dept. Reason: Medical/Dental Services \$ 175 10110 Donald Powers Dr. Munster IN 46321 Acct #: 31262

Н

Dates:

2006

Reason: Credit Card or Credit Use

500

35 Legacy Visa

PO Box 5097

Attn: Bankruptcy Dept.

Sioux Falls SD 57117

Acct #: 4239801013421132

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record # 321212

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS													
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of laim					
36 Masseys Attn: Bankruptcy Department PO Box 8959 Madison WI 53708 Acct #: 034717977A2		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$	60					
37 NCO Financial Seventh Ave Bankruptcy Department PO Box 15740 Wilmington DE 19850 Acct #: 933175361570		Н	Dates: 2006 Reason: Credit Extended to Debtor(s)				\$	160					
38 Oak Forest Hospital Bankruptcy Department 15900 S. Cicero Ave. Oak Forest IL 60452 Acct #: 61742870		Н	Dates: 2004 Reason: Medical/Dental Services				\$	140					
39 Pathology Assoc. of Chicago Bankruptcy Department PO Box 88487 Chicago IL 60680 Acct #: 20210394631		Н	Dates: 2007 Reason: Medical/Dental Services				\$	120					
40 Payday Loans  Bankruptcy Department 16909 Torrence Ave. Lansing IL 60438  Acct #: 4998		Н	Dates: 2006 Reason: PayDay Loan				\$	650					
41 Payday Loans Bankruptcy Department 16909 Torrence Ave. Lansing IL 60438 Acct #: PD00/ -39049-68410012		Н	Dates: 2008 Reason: PayDay Loan				\$	1,250					
42 Payday Loans Bankruptcy Department 16909 Torrence Ave. Lansing IL 60438 Acct #: PD007-39049-68410011		Н	Dates: 2008 Reason: PayDay Loan				\$	1,315					

# Document Page 27 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

SCHEDULE F - CREDITORS	B H	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
43 PHEAA Missouri SL  Bankruptcy Department 14528 South Outer 40 #300 Chesterfield MO 63017  Acct #: 3648490288PA0		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 13,000
44 PHEAA Missouri SL Attn: Bankruptcy Dept. 14528 South Outer 40 #300 Chesterfield MO 63017 Acct #: 3648490288PA0		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 15,000
45 Premier Bankcard Inc.  Bankruptcy Department PO Box 5147 Sioux Falls SD 57117		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$ 472

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arrow Financial Services Bankruptcy Department 5996 W. Touhy Ave. Niles IL 60714-4610

Acct #: 39189398

Attn: Bankruptcy Dept. 1111 St Cyr Dr Bellefontaine Neighb MO 63137	Н	Dates: 2006 Reason: Credit Card or Credit Use	\$ 400
Acct #: 4998			

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

S	CHEDULE F - CREDITORS	ВН	OL	DING UNSECURED NON-PF	RIO	RI	ΓΥ	CLA	IMS
Credi	tor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
B 52 S	BC/Ameritech ankruptcy Department 29 S. 7th pringfield IL 62721 cct #: 7739286458488		Н	Dates: 2007 Reason: Utility Bills/Cellular Service				\$	400
	Law Firm(s)   Collection Agent	(s) F	Repi	resenting the Original Creditor					
	Asset Acceptance LLC Bankruptcy Department 7027 Miller Dr. Warren MI 48092								
A P	cholastic ttn: Bankruptcy Department O Box 6027 efferson City MO 65102-6027			Dates: 2007 Reason: Credit Card or Credit Use				\$	40
Α	cct #: XXX XX 4998								
	Law Firm(s)   Collection Agent	(s) F	Rep	resenting the Original Creditor					
	Retrieval Masters Creditor Bur Bankruptcy Department 2269 Saw Mill River Rd. Bldg 3 Elmsford NY 10523								
A 1 M	eventh Avenue ttn: Bankruptcy Dept. 112 7Th Ave lonroe WI 53566 cct #: 9331753618570		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$	141
A 1:	partan Financial Servicing ttn: Bankruptcy Dept. 3730 S Point Blvd harlotte NC 28273		Н	Dates: 2005-2006 Reason: Medical Debt				\$	407

Acct #: 2072753

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Jnliquidated	Disputed	Amou Cla	ınt of
51 Speedway Bankruptcy Department PO Box 1590 Springfield OH 45501 Acct #: 773341056921284		Н	Dates: 2008 Reason: Credit Card or Credit Use		i D		\$	70
52 Sprint Bankruptcy Department PO Box 4191 Carol Stream IL 60197 Acct #: 14740094		Н	Dates: Reason: Utility Bills/Cellular Service				\$ 1	,122

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Enhanced Recovery Corp. Bankruptcy Department 8014 Bayberry Road Jacksonville FL 32256

West Asset Management Inc. Bankruptcy Department PO Box 105478 Atlanta GA 31139

7 tilanta 67 t 0 1 100		
53 St. James Health Center Bankruptcy Department 37653 Eagle Way Chicago IL 60678 Acct #: 0509017327	H Dates: 2009 Reason: Medical/Dental Services	\$ 150
54 St. Johns Mercy Attn: Bankruptcy Dept. c/o Spartan Financial Svc Charlotte NC 28273 Acct #: 207XXX	W Dates: 2004 Reason: Medical/Dental Services	\$ 500
55 Sullivan Urgent Aid Center Bankruptcy Department PO Box 87844 Carol Stream IL 60188 Acct #: XXX XX 4998	H Dates: 2008 Reason: Medical/Dental Services	\$ 300

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Red Oak IA 51591

Acct #: XXX XX 4998

58 Tribute Mastercard

PO Box 105555 Atlanta GA 30348 Acct #: 8526636466

**Bankruptcy Department** 

Attorney for Debtor: Isaiah A Fishman

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
56 <u>Terminix Intl</u> Attn: Bankruptcy Dept. PO Box 740603 Atlanta GA 30374		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 200
Acct #: 7571288							
57 The Oprah Magazine Attn: Bankruptcy Dept. PO Box 7686			Dates: 2007 Reason: Membership/Subscription				\$ 60

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Н

Dates:

2008

Reason: Credit Card or Credit Use

Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200 San Diego CA 92123-2215

59	US Bank Bankruptcy Department PO Box 790408 St. Louis MO 63179 Acct #: 4998	Н	Dates: 2007 Reason: Credit Card or Credit Use		\$ 20
60	Wachovia Education Finance Attn: Bankruptcy Dept. Po Box 13667 Sacramento CA 95853	Н	Dates: 2009 Reason: Loan or Tuition for Education		\$ 8,500
	Acct #: 45462827				

\$

578

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

SCHE	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
	Name, Mailing Address Including Code and Account Number (See Instructions Above)	Codebtor	O C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State  Output  Diagram  Continued  Claim			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 45462830		Н	Dates: 2008-2009 Reason: Loan or Tuition for Education \$ 4,250			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 45462842		Н	Dates: 2009 Reason: Loan or Tuition for Education \$800			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 45462855		Н	Dates: 2008-2009 Reason: Loan or Tuition for Education \$ 400			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 45528485		Н	Dates: 2009 Reason: Loan or Tuition for Education \$ 3,350			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 45528498		Н	Dates: 2008-2009 Reason: Loan or Tuition for Education \$ 3,350			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 51673070		Н	Dates: 2009 Reason: Loan or Tuition for Education \$ 4,250			
Attn: Ba Po Box Sacram	via Education Finance ankruptcy Dept. 13667 nento CA 95853 51673260		Н	Dates: 2009 Reason: Loan or Tuition for Education \$ 6,000			

# Document Page 32 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
68 Zumba Fitness Attn: Bankruptcy Dept. 95 Old Shoals Road Arden NC 28704 Acct #: 11426433			Dates: 2007 Reason: Credit Card or Credit Use				\$	30

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 148,671.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

Page 1 of 1

[x] None

PFG Record # 321212 B6G (Official Form 6G) (12/07)

# Document Page 34 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

_	

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 321212 B6H (Official Form 6H) (12/07) Page 1 of 1

### UNITED STATESTBARKREFTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor Bankruptcy Docket #:

Attorney for Debtor: Isaiah A Fishman

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: <b>Divorced</b>	Son, Age 16, Son, Age 8, , ,	on, Age 16, Son, Age 8, , ,				
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Case Manager					
Name of Employer:	Behavior Interventions					
Years Employed	3.5 Years					
Employer Address:	6400 Lookout Road					
City, State, Zip	Boulder, CO 80301	,				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,524.40	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,524.40	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	,	
a. Payroll Taxes and Social Security	\$ 384.86	\$ 0.00
b. Insurance	\$ 285.54	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 10.60	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 681.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,843.40	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 747.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,590.40	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,59	90.40
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d if applicable on Statistical Summany

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 321212 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

#### UNITED SPATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor Bankruptcy Docket #:

Attorney for Debtor: Isaiah A Fishman

#### 

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(	S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. P payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	rorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lab	oeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 836.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	φ 030.00
Utilities: a. Electricity and Heating Fuel	\$ 60.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 100.00
d. Other Home Phone and Cable Television	\$ 130.00
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 350.00
5. Clothing	\$ 75.00
6. Laundry and Dry Cleaning	\$ 10.00
7. Medical and Dental Expenses	\$ 50.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 133.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 20.00
10. Charitable Contributions	\$ 100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life	·
c. Health	\$-
d. Auto	\$ 95.00
e. Other	<u>\$-</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$ -
(Specify) Federal or State Tax Repayments, Real Estate Taxes	φ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	\$498.00
a. Auto b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
14. Alimony, maintenance and support paid to others	\$-
15. Payments for support of additional dependents not living at your home	<b>\$</b> -
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$30.00 \$0.00 \$100.00 \$- \$-	\$130.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,587.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 2,590.40
b. Average monthly expenses from Line 18 above	\$ 2,587.00
c. Monthly net income (a. minus b.)	\$ 3.40
d. Total amount to be paid into plan monthly	\$ -
Record #: 321212 B6J (Official Form 6J) (12/07)	Page 1 of 1

B6J (Official Form 6J) (12/07) Page 1 of 1 Record #: 321212

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt Debtor Bankruptcy Docket #:

Attorney for Debtor: Isaiah A Fishman

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 04/13/2009 /s/ Pamela Annise Hurt

Pamela Annise Hurt

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## Document Page 38 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$2,524/Mo 2008: \$29,978 2007: \$28,722	Employment	
X	Spouse		
	AMOUNT	SOURCE	

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

STATEMENT	OF FINANCIAL	<b>AFFAIRS</b>

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$747/Month 2008: \$8,964 2007: \$8,964	Child Support	
X	Spouse		
	AMOUNT	SOURCE	
	03. PAYMENTS TO CREDITORS:		

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Wells Fargo Finance 2501 Seaport Dr Ste Bh30	Monthly	\$498/Month	See Schedule D.

Chester, PA 19013

NONE X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

STATEMENT OF FINANCIAL AFFAIRS

In re

NONE

X

Pamela Annise Hurt, Debtor

Address of

Assignee

Attorney for Debtor: Isaiah A Fishman

OTATEMENT OF THANGALATTAIN					
06. ASSIGNMENTS AND RECEIV	/ERSHIPS:				
, , ,	chapter 12 or chapter 13 must inc	ade within 120 days immediately preceding the commence lude any assignment by either or both spouses whether or is not filed.)			
Name and	Date	Terms of			

Assignment or

Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of

Assignment

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Church	None	Monthly	\$100/Month
Organization	If Any	Gift	of Gift
or	to Debtor,	of	and Value
Name and Address of Person	Relationship	Date	Description

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and,	Date
Value	if Loss Was Covered in Whole or in	of
of Property	Part by Insurance, Give Particulars	Loss

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### STATEMENT OF FINANCIAL AFFAIRS

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2008-09

Amount of Money or Description and Value of Property

Payment/Value:

\$1,500.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and
Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### STATEMENT OF FINANCIAL AFFAIRS

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

•	Name	Dates of
Address	Used	Occupancy
2410 Castle Drive St. Louis, Mo 63136	Same	From: 07/2003 To: 12/2005
20141 Redwood Ave Lynwood, IL 60411	Same	From: 12/2005 To: 03/2007

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

STATEMENT OF FINANCIAL AFFAIRS NONE 17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable X or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:** Name and Address Date Environmental Site Name and Address of Governmental Unit of Notice Law NONE 17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. Date Environmental Site Name Name and Address of Notice and Address of Governmental Unit Law NONE 17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. Name and Address of Docket Status of Governmental Unit Number Disposition

NONE

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates

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In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

	STATEMENT OF FIN	NANCIAL AFFAIRS
b. Identify any business list	ed in subdivision a., above, that is "single	asset real estate" as defined in 11 USC 101.
Name	Address	
has been, within six years in executive, or owner of more partnership, a sole proprieto (An individual or joint debte	nmediately preceding the commencement than 5 percent of the voting or equity sector, or self-employed in a trade, profession, or should complete this portion of the state or preceding the commencement of this case	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.  The ment only if the debtor is or has been in business, as defined able. A debtor who has not been in business within those six years
19. BOOKS, RECORDS A	ND FINANCIAL STATEMENTS:	
-	countants who within two (2) years immediount and records of the debtor.	iately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
	uals who within two (2) years immediately pared a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	als who at the time of the commencement ooks of account and records are not availa	of this case were in possession of the books of account and recable, explain.
Name	Address	
- Trainio		

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In re

Damola	Annico	Horst	Dobto
Pamela	Annise	Hurt.	Deptoi

Attorney for Debtor: Isaiah A Fishman

	STATEMENT OF FIN	ANCIAL AFFAIRS		
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement wa issued by the debtor within two (2) years immediately preceding the commencement of this case.				
Name and Address	Date Issued			
20. INVENTORIES				
List the dates of the last tw the dollar amount and bas	vo inventories taken of your property, the nan is of each inventory.	ne of the person who supervised the ta	aking of each inventory, ar	
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other		
b. List the name and addre	ess of the person having possession of the re	cords of each of the inventories repor	ted in a., above.	
Date	Name and Addresses of Custodian	cords of each of the inventories repor	ted in a., above.	
	, 0,	cords of each of the inventories repor	ted in a., above.	
Date of Inventory  21. CURRENT PARTNER	Name and Addresses of Custodian of Inventory Records  RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	ted in a., above.	
Date of Inventory  21. CURRENT PARTNER  a. If the debtor is a partner	Name and Addresses of Custodian of Inventory Records  RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:  each member of the partnership.	ted in a., above.	
Date of Inventory  21. CURRENT PARTNER	Name and Addresses of Custodian of Inventory Records  RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	ted in a., above.	
Date of Inventory  21. CURRENT PARTNEF a. If the debtor is a partner Name and Address	Name and Addresses of Custodian of Inventory Records  RS, OFFICERS, DIRECTORS AND SHAREH rship, list nature and percentage of interest of Nature	OLDERS:  Percentage of Interest  oration; and each stockholder who dir		

## Document Page 48 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

22. FORMER PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHO	DLDERS:	
f the debtor is a partnership, list the	ne nature and percentage of partners	hip interest of each member of the partners	ship.
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, mmediately preceding the comme		ationship with the corporation terminated w	ithin one (1) year
Name and Address	Title	Date of Termination	
		outions credited or given to an insider, inclu her perquisite during one year immediately	-
form, bonuses, loans, stock reden		=	-
form, bonuses, loans, stock redent commencement of this case.  Name and Address of Recipient, Relationship to Debtor	nptions, options exercised and any ot  Date and  Purpose of  Withdrawal	her perquisite during one year immediately  Amount of Money or  Description and value of	-
form, bonuses, loans, stock redencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUnt for the debtor is a corporation, list the	Date and Purpose of Withdrawal  JP: ne name and federal taxpayer identifi	her perquisite during one year immediately  Amount of Money or  Description and value of	preceding the
form, bonuses, loans, stock redencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUNT If the debtor is a corporation, list the for tax purposes of which the debtor.	Date and Purpose of Withdrawal  JP: ne name and federal taxpayer identifi	her perquisite during one year immediately  Amount of Money or Description and value of Property  cation number of the parent corporation of a	preceding the

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 04/13/2009 /s/ Pamela Annise Hurt

**Pamela Annise Hurt** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt / Debtor

Attorney for Debtor: Isaiah A Fishman

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH

Property No. 1				
Creditor's Name:  Wells Fargo Finance  Attn: Bankruptcy Dept.  2501 Seaport Dr Ste Bh30  Chester PA 19013	Describe Property Securing Debt: Wells Fargo Finance - 2002 Hyundai Santa with Bruce H Baker)	Wells Fargo Finance - 2002 Hyundai Santa Fe with over 92,000 miles (Join		
Property will be (check one):				
□Surrendered	■Retained			
If retaining the property, I intend to (a □Redeem the property	check at least one):			
■Reaffirm the debt				
□Other. Explain 522(f)).	(for example, a	avoid lien using 110 U.S.C. §		
022(1)).				
Property is <i>(check one)</i> :				
Property is <i>(check one)</i> : ■Claimed as exempt	□Not claimed as exempt	columns of Part R must		
Property is (check one):  ■Claimed as exempt  PART B - Personal property	□Not claimed as exempt  subject to unexpired leases. (All three of cpired lease. Attach additional pages if not be compared to the compared lease.)			

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Pamela Annise Hurt 04/13/2009 Dated:

Pamela Annise Hurt

X Date & Sign

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor Bankruptcy Docket #:

Attorney for Debtor: Isaiah A Fishman

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

# The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$1,486 \$1,486

2. The source of the compensation paid to me was:

Debtor(s)	Other: (specify
Debloi(3)	I Ollici. (speci

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 04/17/2009 /s/ Isaiah A Fishman

Attorney Name: Isaiah A Fishman
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

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## Document Page 52 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pamela Annise Hurt, Debtor

Attorney for Debtor: Isaiah A Fishman

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/13/2009 /s/ Pamela Annise Hurt

PFG Record #

321212

**Pamela Annise Hurt** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Pamela Annise Hurt Debtor

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 04/13/2009 /s/ Pamela Annise Hurt

Pamela Annise Hurt

**~** 

Sign & Date Here



Sign & Date Here

Dated: 04/17/2009 /s/ Isalan

/s/ Isaiah A Fishman

Attorney: Isaiah A Fishman Bar No: 6292809